

DEFINITIONS

Floodplain: Any normally dry land area susceptible to surface-water flooding

100-year flood: A flood that has a 1-percent chance of being equaled or exceeded in any year.

Floodway: The river channel and that portion of the floodplain required to pass 100-year floodwaters without increasing the water surface elevation more than a designated height.

Flood fringe: The portions of the 100-year floodplain outside the floodway but still subject to flooding.

Base Flood Elevation (BFE): The computed elevation to which flood water is anticipated to rise during the base flood, (the 100-year flood elevation).

Federal Emergency Management Agency (FEMA): Agency whose mission is to reduce loss of life and property and protect critical infrastructure from hazards.

Flood Insurance Rate Map (FIRM): The official map on which FEMA has delineated the areas of special flood hazards. It is used to determine flood insurance premiums.

Special Flood Hazard Areas (SFHA): Areas in a community that have been identified on FEMA maps as susceptible to a 100-year flood.

National Flood Insurance Program (NFIP): Program under which communities are eligible for federal flood insurance if they enroll in the NFIP and administer floodplain management regulations.



Glacial Park, McHenry, Illinois
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Kishwaukee River
Kishwaukee River Photo Copyright © ifishillinois.org

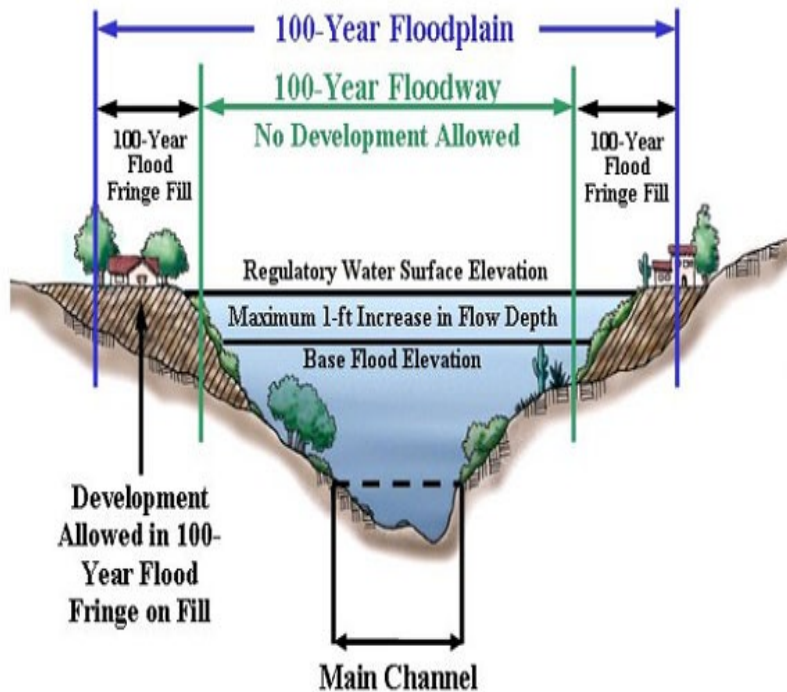
FLOODPLAINS

**Rivers are roads which
move, and which carry
us whither we
desire to go.**

Blaine Pascal

What are Floodplains?

Floodplains are areas susceptible to flooding that are adjacent to rivers, streams, and lakes. In flat areas, the floodplain can extend more than a mile from the flooding source. Floodplains are designated by the frequency of the flood that is large enough to cover them. For example, a smaller area might be covered by floods every other year (50% chance or 2-year floodplain), the 10-year floodplain will be covered by the 10-year flood (a flood which has a 10% chance of occurring in a given year) and the 100-year floodplain will be covered the 100-year flood (a flood having a 1% or greater annual chance of occurring in any given year).



Along large rivers like the Kishwaukee and Fox, floodplains usually flood during the spring after heavy snow seasons. On these and other floodplains, such as small streams and ponds, flooding can result within hours of intense rains. On the larger rivers and lakes, there may be days of flooding.

How Are Floodplains Managed?

If your community has a FEMA Flood Insurance Rate Map (FIRM) that shows flood-prone areas, your community should have enrolled in the National Flood Insurance Program (NFIP) and adopted zoning regulations to manage land uses in the mapped floodplain. The community's floodplain management regulations must include the minimum federal and state regulations, but can be more restrictive. Most communities adopt a state model that has incorporated the minimum federal and state regulations. The minimum federal and state regulations are enforced in the 1-percent chance (100-year) floodplain that is mapped on the FIRM for the community.

As a condition of NFIP participation, a floodplain management ordinance must be enforced by the Community. Communities that fail to properly enforce floodplain management regulations may risk losing their ability to obtain future disaster assistance, post-disaster recovery and mitigation funding, and flood insurance. This could also affect a

homeowner's flood insurance.

The McHenry County Stormwater Ordinance (enacted in 2004) requires that permits be obtained for any repair or reconstruction of flood damaged structures, or any development located partially or completely in a regulatory floodplain, floodway, flood prone area, or wetland.

Flood Insurance Requirements

If your community is enrolled in the National Flood Insurance Program, (McHenry County is enrolled), you can buy flood insurance. If you intend to obtain a loan from a federally regulated lender, the lender MUST require you to have flood insurance if your home is in the Special Flood Hazard Area (SFHA) - the 100-year floodplain. Lenders face penalties and fines if properties mapped as flood prone are not covered by a flood insurance policy.



Sample FEMA Flood Insurance Rate Map (FIRM). Flood insurance is required in shaded areas. Flood insurance is available for any location in any of the shaded area if the community is a participant in the National Flood Insurance Program.